

<i>SERFF Tracking Number:</i>	<i>UHLC-127352296</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>49465</i>
<i>Company Tracking Number:</i>	<i>CA25158ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/CA25158ST</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127352296 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49465

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: CA25158ST State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton

Date Submitted: 08/03/2011 Disposition Date: 08/25/2011

Implementation Date Requested: On Approval Disposition Status: Filed-Closed

State Filing Description: Implementation Date:

General Information

Project Name: ADVERTISING

Project Number: CA25158ST

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 08/25/2011

State Status Changed: 08/25/2011

Created By: Michelle Ambach

Corresponding Filing Tracking Number: CA25158ST

Filing Description:

Submitted for your review are proof copies of advertising material for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously approved by the Department and will be used with an approved advertising package under State Tracking Number 47459.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Bobbie Walton

The enclosed materials will be utilized with the following which were approved by the Department on 11/5/09 under St. Tr # 43459:

SERFF Tracking Number: UHLC-127352296 State: Arkansas
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 Company Tracking Number: CA25158ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/CA25158ST

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)
 Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)
 Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
 Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)
 Plan Benefit Tables: BT25 – BT33
 BT002 ST AB, CF, KLN
 BT002 ST CCSelect,
 BT002 ST FFSelect
 Plan Overviews: POV3, POV4
 Rules & Disclosures: RD4, RD5
 Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)
 MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)
 Medicare Select Plan of Operation: PO3

Enrollment Applications: M92942MNMAR01 01B - approved on 11/13/09 under St Tr# 43696

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by your Department on 11/3/09 under State Tracking Number 43646.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number:
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

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Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: \$50 x 3 = \$150
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	08/03/2011	50335055

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/25/2011	08/25/2011

SERFF Tracking Number: UHLC-127352296 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 49465
Company Tracking Number: CA25158ST
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Disposition

Disposition Date: 08/25/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	SELF MAILER	Filed-Closed	Yes
Form	STUFFER	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes

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Form Schedule

Lead Form Number: CA25158ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/25/2011	CA25158S T	Advertising	SELF MAILER	Initial		45.000	CA25158ST.pdf
Filed-Closed 08/25/2011	SA25268S T	Advertising	STUFFER	Initial		45.000	SA25268ST.pdf
Filed-Closed 08/25/2011	OA25169S T	Advertising	OUTSIDE ENVELOPE	Initial		45.000	OA25169ST.pdf

AARP | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

UnitedHealthcare Insurance Company
P.O. Box 1017 • Montgomeryville, PA 18936-1017

[Sample A. Sample
123 Main Street
Anytown US 12345-6789]

Get the freedom to choose your own doctors. It's time.

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

If you've been waiting for a good time to choose a Medicare supplement insurance plan, this may be it.

Take control and find a plan that fits your life.



See what a Medicare supplement insurance plan has to offer.

Now is a good time to review your current plan to be sure you are getting the coverage you need and the choice to see the doctors you want. If you have a Medicare Advantage plan, the Annual Disenrollment Period extends from [January 1st to February 14th.] During this time, you may want to consider a Medicare supplement plan, which works with Medicare (Parts A & B). If you already have Medicare (Parts A & B) only, or another Medicare supplement plan, you can apply for an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, at any time.

A choice of plans to best suit your needs and budget.

Choose from a selection of plans ranging from lower-premium and cost-sharing options to higher benefit-level plans.

With AARP Medicare Supplement Insurance, help is available every step of the way. And once you have an AARP Medicare Supplement Plan, you can choose a different one at any time if your needs change.

[2.9] million* people have chosen AARP Medicare Supplement Insurance.

AARP Medicare Supplement Insurance Plans are the only Medicare supplement plans to carry the AARP name. AARP is committed to improving the lives of Americans age 50 and over.

Help is just a call away.

Call toll-free for prompt, clear answers to your questions [1-xxx-xxx-xxxx] (711 for TTY access), Monday to Friday, 7 a.m. - 11 p.m. and Saturday, 9 a.m. - 5 p.m. Eastern Time for your Enrollment Kit with plan information, or visit [www.AARPmedsup.com].

You don't have to be a member to call, but you must be a member to enroll. You can sign up for AARP membership at the same time you apply for your AARP Medicare Supplement Insurance Plan.

What do you want from your Medicare supplement insurance plan?

The chart below highlights important things you may want to know about AARP Medicare Supplement Insurance Plans.

AARP Medicare Supplement Insurance Plans
[96%] member satisfaction rate with AARP Medicare Supplement Insurance Plans*
[99.2%] of claims are processed within [10] days*
[9 out of 10] plan holders would recommend AARP Medicare Supplement plans to a friend or family member*

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

This is a solicitation of insurance. An agent/producer may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Call for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

* [www.UHCMedSupStats.com] or call [x-xxx-xxx-xxxx] for a copy of the full report.

The Power to Choose.

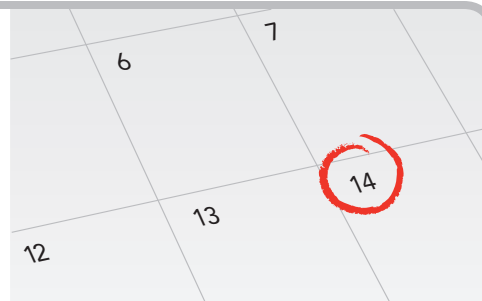
Medicare supplement insurance plans allow you to visit any doctor or hospital that accepts Medicare patients. You can also see specialists without referrals and travel nationwide. AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, give you that same power to choose.

Now is a good time to review your current plan to be sure you are getting the coverage you want. If you have a Medicare Advantage plan, the Annual Disenrollment Period extends from [January 1st to February 14th.] During this time, you may want to consider a Medicare supplement plan, which works with Medicare (Parts A & B). If you already have Medicare (Parts A & B) only, or another Medicare supplement plan, you can apply for an AARP Medicare Supplement Plan anytime.

- ✓ **Flexibility.** You can choose among different AARP Medicare Supplement Plans to fit your personal needs. Once enrolled, you can change plans anytime your needs change.
- ✓ **Control.** With Medicare supplement plans, there are no network restrictions and no referrals needed to see specialists. Each plan gives you the freedom of nationwide access to any doctor who accepts Medicare patients.
- ✓ **Value.** With a Medicare supplement plan, you could save up to thousands in out-of-pocket costs for medical expenses not paid by Medicare.*

Now's the time to consider your choices.

This Annual Disenrollment Period gives you the option to evaluate your Medicare Advantage plan. The period extends from [January 1 through February 14, 2012.]**



Here's what to do:

- From [January 1 to February 14], you can choose to disenroll in Medicare Advantage and return to Medicare (Parts A & B).
- To avoid a lapse in coverage, as soon as you've requested disenrollment, apply for the AARP Medicare Supplement Plan of your choice for your earliest effective date.

Find out more about AARP Medicare Supplement Plans today.



Call toll-free: [1-800-272-2146]
(TTY: 711)



Visit [www.aarpmedsup.com]



Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

*Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2010. <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf>. (4 Oct, 2010) p.16.

**In some cases, you have the right to change your coverage without waiting. If you have a Medicare Advantage plan, for example, and you move out of your plan's service area, you will have a chance to change your coverage. Call the Medicare Helpline to ask about exceptions to the timing rules that may apply to you: 1-800-MEDICARE (1-800-633-4227).

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Please see enclosed materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

AARP | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

UnitedHealthcare Insurance Company
P.O. Box 1017 • Montgomeryville, PA 18936-1017

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UNITEDHEALTHCARE

It's time to get what's
important to you.

Your Doctor, Your Hospital,
Your Coverage Choice.



OA25169ST